Case 08-29311 Doc 1 Filed 10/29/08 Entered 10/29/08 17:01:37 Desc Main Document Page 1 of 9

United States Bankruptcy Court Northern District of Illinois				Volu	ıntary Petition		
Name of Debtor (if individual, enter Last, First, Mi Miller, Rosie	ddle):		Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ears		All Other Name (include married	-			years
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7230			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):				
Street Address of Debtor (No. & Street, City, State & Zip Code): 8137 S. Ada Street Chicago, IL			Street Address of	f Joint Debt	or (No. & Stree	et, City, Stat	re & Zip Code):
Cilicago, IL	ZIPCODE 60620)	1			2	ZIPCODE
County of Residence or of the Principal Place of Bu	iness: County of Resid		ence or of th	nce or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street	address)		Mailing Address	of Joint De	btor (if differen	t from stree	et address):
	ZIPCODE					Z	ZIPCODE
Location of Principal Assets of Business Debtor (if	different from street	address abo	ove):				
						Z	ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one be attached) ☐ Filing Fee to be paid in installments (Applicable attach signed application for the court's consider is unable to pay fee except in installments. Rule 3A. ☐ Filing Fee waiver requested (Applicable to chapt attach signed application for the court's consider	Health Care I Single Asset U.S.C. § 101 Railroad Stockbroker Commodity I Clearing Ban Other Ta (Chec Debtor is a ta Title 26 of th Internal Reversion) to individuals only). I ation certifying that the 1006(b). See Official	Real Estate (51B) Broker ok ax-Exempt ok box, if apax-exempt of the United Senue Code) Must be debtor Form . Must	Entity pplicable.) organization under tates Code (the Check one box: Debtor is a sn Debtor is not Check if: Debtor's aggraffiliates are l Check all applic A plan is bein Acceptances of	De deb \$ 10 indi pershold hold hold hold hold hold hold hold	the Petition apter 7 apter 9 apter 11 apter 12 apter 13 bts are primarily tts, defined in 1 101(8) as "incurr ividual primarily sonal, family, or d purpose." Chapter 11 I s debtor as defin ness debtor as contingent liquida 190,000. this petition were solicited pr	n is Filed (Chap Reco Main Chap Reco Nonr Nature of I (Check one y consumer 1 U.S.C. red by an y for a r house- Debtors med in 11 U defined in 1 uted debts or	box.)
Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt propert distribution to unsecured creditors.			ors.		vith 11 U.S.C. §		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors							
)00-)000 5,001-)000 10,000		001- 25,0 000 50,0		50,001- 100,000	Over 100,000	
Estimated Assets	,000,001 to \$10,000,00 million to \$50 m			0,000,001 500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities Image: Color of the properties of the propert		,001 \$50 nillion \$10		0,000,001 500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

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Case 08-29311 Doc 1 Filed 10/29/08 B1 (Official Form 1) (1/08) Document	Entered 10/29/08 17:0	01:37 Desc Main
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Miller, Rosie	
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach	additional sheet)
Location Where Filed: See Schedule Attached	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties). I, the attorney for the petitioner restart I have informed the petition chapter 7, 11, 12, or 13 of tittle explained the relief available un	shibit B if debtor is an individual imarily consumer debts.) named in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify he notice required by § 342(b) of the
	X /s/ Veronica D. Joyner, E	Esq. 10/29/08
	Signature of Attorney for Debtor(s)	Date
Does the debtor own or have possession of any property that poses or is a or safety? Yes, and Exhibit C is attached and made a part of this petition. No Exhib	oit D	
(To be completed by every individual debtor. If a joint petition is filed, ea Y Exhibit D completed and signed by the debtor is attached and made	_	ch a separate Exhibit D.)
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ed a made a part of this petition.	
Information Regardin (Check any ap		
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180	plicable box.) of business, or principal assets in th	is District for 180 days immediately
	plicable box.) If business, or principal assets in the days than in any other District.	
preceding the date of this petition or for a longer part of such 180	plicable box.) of business, or principal assets in the days than in any other District. cartner, or partnership pending in tace of business or principal assets out is a defendant in an action or pro-	this District. In the United States in this District, occeding [in a federal or state court]
preceding the date of this petition or for a longer part of such 180 There is a bankruptcy case concerning debtor's affiliate, general proceeding and has its principal place or has no principal place of business or assets in the United States be in this District, or the interests of the parties will be served in regardance. Certification by a Debtor Who Reside	plicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in the ace of business or principal assets but is a defendant in an action or product to the relief sought in this Disters as a Tenant of Residential 1	his District. in the United States in this District, occeding [in a federal or state court] rict.
preceding the date of this petition or for a longer part of such 180 There is a bankruptcy case concerning debtor's affiliate, general proceeding and has its principal place or has no principal place of business or assets in the United States be in this District, or the interests of the parties will be served in regarder.	plicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in the acce of business or principal assets but is a defendant in an action or product to the relief sought in this Districts as a Tenant of Residential I dicable boxes.)	this District. in the United States in this District, occeding [in a federal or state court] rict. Property
preceding the date of this petition or for a longer part of such 180 There is a bankruptcy case concerning debtor's affiliate, general proceeding and has its principal place or has no principal place of business or assets in the United States be in this District, or the interests of the parties will be served in regardance. Certification by a Debtor Who Reside (Check all applies)	plicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in the acce of business or principal assets but is a defendant in an action or product to the relief sought in this Districts as a Tenant of Residential I dicable boxes.) sor's residence. (If box checked, compared to the service of the service	this District. in the United States in this District, occeding [in a federal or state court] rict. Property
preceding the date of this petition or for a longer part of such 180 There is a bankruptcy case concerning debtor's affiliate, general probabor is a debtor in a foreign proceeding and has its principal place or has no principal place of business or assets in the United States be in this District, or the interests of the parties will be served in regardance. Certification by a Debtor Who Reside (Check all app.) Landlord has a judgment against the debtor for possession of debtors.	plicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in the acce of business or principal assets but is a defendant in an action or product to the relief sought in this Dister as a Tenant of Residential I dicable boxes.) tor's residence. (If box checked, contract to obtained judgment)	this District. in the United States in this District, occeding [in a federal or state court] rict. Property
preceding the date of this petition or for a longer part of such 180 There is a bankruptcy case concerning debtor's affiliate, general proceeding and has its principal place or has no principal place of business or assets in the United States be in this District, or the interests of the parties will be served in regardance. Certification by a Debtor Who Reside (Check all app) Landlord has a judgment against the debtor for possession of debtors. (Name of landlord or lesson.)	plicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in the acce of business or principal assets but is a defendant in an action or product to the relief sought in this District is as a Tenant of Residential I dicable boxes.) For 's residence. (If box checked, court that obtained judgment) dilord or lessor) circumstances under which the defendance in the defendance of th	chis District. In the United States in this District, poceeding [in a federal or state court] rict. Property Complete the following.)
preceding the date of this petition or for a longer part of such 180 There is a bankruptcy case concerning debtor's affiliate, general probability or has no principal place of business or assets in the United States be in this District, or the interests of the parties will be served in regardance. Certification by a Debtor Who Reside (Check all application of Landlord has a judgment against the debtor for possession of debtor (Name of landlord or lesson (Address of landlord petition). Debtor claims that under applicable nonbankruptcy law, there are	plicable box.) of business, or principal assets in the days than in any other District. partner, or partnership pending in the acce of business or principal assets but is a defendant in an action or product to the relief sought in this Districts as a Tenant of Residential I dicable boxes.) for 's residence. (If box checked, contract of the obtained judgment) dilord or lessor) circumstances under which the decession, after the judgment for positive positive in the product of the	chis District. In the United States in this District, poceeding [in a federal or state court] rict. Property Complete the following.) Sebtor would be permitted to cure session was entered, and

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): **Miller, Rosie**

Signatures

$Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Debtor	Rosie Miller
Signature of Joint Debtor	
Telephone Number (If not represented by attorney)	

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, Unit	ted
States Code. Certified copies of the documents required by 11 U.S.	.C
§ 1515 are attached.	

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
chapter of title 11 specified in this petition. A certified copy of the
order granting recognition of the foreign main proceeding is attached.

Signature of	Foreign Represe	entative	
Printed Name	of Foreign Rep	oresentative	

Signature of Attorney*

X /s/ Veronica D. Joyner, Esq.

Signature of Attorney for Debtor(s)

Veronica D. Joyner, Esq. 6239246

Printed Name of Attorney for Debtor(s)

Joyner Law Office

Firm Name

Date

120 S State St Ste 200

Address

Chicago, IL 60603

Telephone Number

October 29, 2008

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signatu	re of Authorized	l Individual		
Printed	Name of Autho	rized Individual		
Title of	Authorized Ind	ividual		

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Address

Date

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

^{*}In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

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_ Case No. __

IN RE Miller, Rosie

Debtor(s)

VOLUNTARY PETITION

Continuation Sheet - Page 1 of 1

Prior Bankruptcy Case Filed Within Last 8 Years:

Location Where Filed: Northern District Of Illinois - Chapter 13

Case Number: 01 B 22820 Date Filed: 6/28/2001

Location Where Filed: Northern District Of Illinois - Chapter 13

Case Number: 01 B 40670 Date Filed: 11/16/2001

Location Where Filed: Northern District Of Illinois - Chapter 13 To 7

Case Number: 02 B 38956 Date Filed: 10/4/002

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Official Form 1, Exhibit D (10/06)

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Date: October 29, 2008

Document Page 5 of 9 United States Bankruptcy Court

Northern District of Illinois

IN RE:	Case No
Miller, Rosie	Chapter 13
Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S WITH CREDIT COUNSEI	
Warning: You must be able to check truthfully one of the five stat do so, you are not eligible to file a bankruptcy case, and the court whatever filing fee you paid, and your creditors will be able to re- and you file another bankruptcy case later, you may be required to stop creditors collection activities.	tements regarding credit counseling listed below. If you canno can dismiss any case you do file. If that happens, you will lose sume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is file one of the five statements below and attach any documents as directed	
✓ 1. Within the 180 days before the filing of my bankruptcy case , the United States trustee or bankruptcy administrator that outlined th performing a related budget analysis, and I have a certificate from the a certificate and a copy of any debt repayment plan developed through	e opportunities for available credit counseling and assisted me in agency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provide the agency no later than 15 days after your bankruptcy case is filed.	e opportunities for available credit counseling and assisted me in m the agency describing the services provided to me. <i>You must file</i>
3. I certify that I requested credit counseling services from an appr days from the time I made my request, and the following exigent of requirement so I can file my bankruptcy case now. [Must be accompanial circumstances here.]	circumstances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it obtain the credit counseling briefing within the first 30 days after you the agency that provided the briefing, together with a copy of an extension of the 30-day deadline can be granted only for cause and be filed within the 30-day period. Failure to fulfill these requires satisfied with your reasons for filing your bankruptcy case without dismissed.	ou file your bankruptcy case and promptly file a certificate from by debt management plan developed through the agency. Any is limited to a maximum of 15 days. A motion for extension mus ments may result in dismissal of your case. If the court is no
4. I am not required to receive a credit counseling briefing because <i>motion for determination by the court.]</i> Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by of realizing and making rational decisions with respect to final	reason of mental illness or mental deficiency so as to be incapable
	mpaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has deterr does not apply in this district.	nined that the credit counseling requirement of 11 U.S.C. § 109(h
I certify under penalty of perjury that the information provided above	is true and correct.
Signature of Debtor: /s/ Rosie Miller	

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Social Security number (If the bankruptcy petition preparer is not an individual, state
the Social Security number of the officer,
principal, responsible person, or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)
-

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Miller, Rosie	X /s/ Rosie Miller	10/29/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 08-29311 Doc 1

Date

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Filed 10/29/08

Signature of Attorney

Name of Law Firm

Desc Main

Filed 10/29/08 Entered 10/29/08 17:01:37
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United States Bankruptcy Court
Northern District of Illinois

IN	IN RE:	
Mi	Miller, Rosie Chapter 13	3
	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEE	STOR
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) at one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on of or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept	\$3,500.00
	Prior to the filing of this statement I have received	\$600.00
	Balance Due	\$\$,900.00
2.	2. The source of the compensation paid to me was: Debtor Dother (specify):	
3.	3. The source of compensation to be paid to me is: Debtor Dother (specify):	
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associated	es of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreemen together with a list of the names of the people sharing in the compensation, is attached.	
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:		
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in the preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptey matters; e. [Other provisions as needed] 	pankruptcy;
6.	6. By agreement with the debtor(s), the above disclosed fee does not include the following services:	
-		
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the d proceeding. October 29, 2008 /s/ Veronica D. Jovner, Esq.	ebtor(s) in this bankruptcy

Joyner Law Office

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Miller, Rosie 8137 S. Ada Street Chicago, IL 60620

Joyner Law Office 120 S State St Ste 200 Chicago, IL 60603

Countrywide P.O. Box 650070 Dallas, TX 75265

Pierce & Assoc 1 North Dearborn #1300 Chicago, IL 60602